



Representative Mike Cooper

Protecting our environment

I can't say this was a great year for environmental protection. The budget crisis led to cuts in funding for natural resources and ecology that would be unacceptable in other times. I was relieved, however, that we saved the Neah Bay Rescue Tug – our only means of responding rapidly to accidents or oil spills in the Strait of Juan De Fuca between Pt. Angeles and Canada.



I was also relieved that we saved I-713, the public vote that banned steel-jawed and other cruel animal traps for recreation or the fur trade. Initiative backers and I supported amendments to clarify that I-713 didn't apply to moles or gophers. But the Senate tried to completely *repeal* the initiative on the grounds that voters were misinformed! Fortunately, we blocked the repeal in the House.

Clamping down on credit scoring

An Everett couple was dropped by their insurance company after 12 years of continuous coverage even though they never had an accident or a traffic ticket. Why? Their insurer didn't like their credit history – even though they'd paid every insurance bill on time.

That kind of insurance practice must stop. And it will. On April 4, Gov. Locke signed into law the strongest consumer protections against insurance company misuse of credit information in the nation. I sponsored the law at the request of Insurance Commissioner Mike Kreidler. It will:



- Prohibit insurers from using credit history to cancel or refuse to renew policies.
- Sharply restrict the use of credit history in reviewing new applications for insurance.
- Prohibit insurers from discriminating against consumers due to a lack of credit history, health-related credit history, the type of credit cards they have, or disputed credit information.
- Require any decision that is based on credit reporting mistakes to be *retroactively* corrected.

States such as Minnesota and Wisconsin are already looking at whether our new law can be adapted to protect their consumers. I'm proud this is the first law I championed as chairman of the House Financial Institutions & Insurance Committee. I'm already working on my next priority: ending discriminatory and predatory lending practices.

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2002 Session Wrap-up

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2002 Session Wrap-up

Dear Neighbors,

The 60-day legislative session was a roller-coaster ride from beginning to end, but at least we ended on the upswing: We broke through the political gridlock on transportation, got through the worst budget crisis in decades without a tax increase, and finished on time.

I have to admit to mixed emotions about the session. I feel good about the strides we took towards solving the transportation crisis, and I feel great that the transportation investment package focuses heavily on pressing local needs. But I'm not happy that tough funding decisions were pushed ahead to the November ballot.

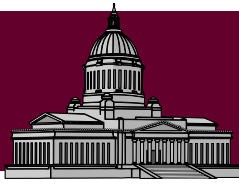
I also have mixed feelings about the budget. The September terrorist attacks and a slowing economy combined with higher costs for school enrollments and health care to create a whopping \$1.5 billion deficit. The Democratic majorities in the House and Senate fulfilled our commitment to address the deficit without raising taxes. But we had to make gut-wrenching budget cuts.

On a happier note, I'm pleased to report that my first major action as chairman of the House Financial Institutions & Insurance Committee was to lead into law historic consumer protections against the misuse of your personal credit information by insurance companies.

Finally, let me say that I'm glad to be back home and in my Lynnwood district office (see my new local address at top left). I hope you'll stop by. I'm honored to be your representative.

Sincerely,

Mike Cooper
State Representative, 21st District



Representative Mike Cooper • 21st District

2002 Session Wrap-up

Breaking the gridlock

Breaking the 49-49 tie in the House of Representatives last fall allowed us to break the gridlock on transportation this year. In just 60 days, we:

- Enacted the most stringent efficiency and accountability reforms on the Department of Transportation in history.
- Enacted a Regional Transportation Plan that allows voters in Snohomish, King and Pierce County to take control over our regional transportation future. The region's voters will define what transportation projects we want and how we pay for them – and all funds raised locally will be spent locally.
- Agreed to a \$7.7 billion, 10-year transportation plan. You'll be able to vote on this plan in the November election.

As the Vice-Chairman of the House Transportation Committee, I helped to write the project package. While I didn't get *everything* I wanted, I voted for it because it targets investments to critical needs in our local communities:

- **Everett** – HOV lanes between SR 526 and Marine View Drive on I-5 (\$160 million).
- **Mukilteo** – a new ferry terminal and transportation center (\$108 million).
- **Edmonds Crossing Project** – (\$2.2 million state, \$8 million federal)
- **Lynnwood** – major improvements to 196th Street Interchange (\$25 million).

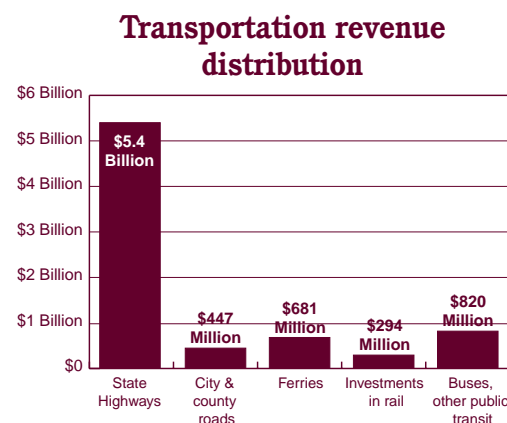
As you can see in the related chart, the lion's share of funding would go to highways. But there are also critical investments in ferries, trains, buses and other alternatives to solo driving – **including \$31 million in capacity improvements for the Sounder commuter train**. And \$447 million is dedicated to city and county roads, which could fill neighborhood potholes.

Funding for the entire \$7.7 billion plan would come from:

- 9-cent per gallon gas-tax increase (5 cents in 2003, 4 cents in 2004)
- 1% sales-tax hike on new and used vehicles in 2003
- 30% increase in truck weight fees

According to the Department of Transportation, the gas-tax increase would cost typical drivers between 9 cents and 16 cents a day, depending on their car's mileage. The sales-tax hike on vehicle sales would add about \$4 to monthly car payments on a \$20,000 purchase.

Boeing and other major job providers have made it clear that gridlock is the number one barrier to a competitive business climate in Washington. When I compared the costs of the plan to the \$930 that typical local drivers waste sitting in gridlock every year, it was an easy choice. I voted yes.



Fixing the budget

There's no easy way to fix a \$1.5 billion budget deficit, but the Democratic majorities in the House and Senate were determined to do it without raising business, sales *or* property taxes. We kept our commitment. But we did have to make some wrenching spending reductions, including:

- Cutting \$54.1 million from higher education.
- Cutting \$91 million from selected K-12 programs.
- Cutting many DSHS services (\$95 million).
- Laying off over 900 state workers.
- Denying all state workers a cost of living adjustment.
- Reducing state employee and teacher health benefits.
- Cutting \$25 million from natural resources.

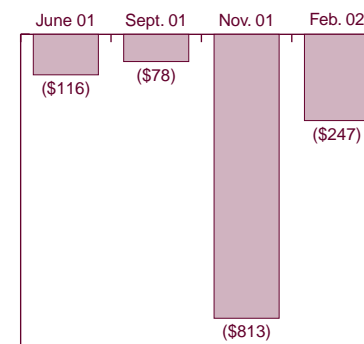
No one can be happy about budget cuts of this magnitude, but they were necessary to address the deficit without a tax increase. I'm also relieved that we avoided even worse budget reductions that were threatened early in the session. Specifically:

- The teacher salary initiative remains fully funded
- The class-size reduction initiative remains fully funded.
- We blocked threatened budget cuts to nursing homes.
- We protected the Children's Health Insurance Program.
- Funding for local health districts was preserved.
- Funding for the Neah Bay Rescue Tug was saved

Saving funding for these priorities was not easy in a budget that is a full half billion dollars below the I-601 spending limit and has the least growth of *any* state budget in over 40 years. Considering the choices we faced, I'm satisfied with the choices we made.



Revenue losses since January 2001



Representative
Mike Cooper
21st District



We needed many late-night discussions to finish the 60-day session on time. Here, Rep. Sam Hunt and I discuss whether a proposed bill should become law.

Improving the business climate

Good jobs can only thrive in a healthy business climate. Businesses told us their #1 need was a solution to the transportation crisis, but they demanded other improvements too. We responded by enacting the first steps in a long-term effort to improve Washington's business climate. This year's successes include:

- **Unemployment insurance tax equity:**
Making the tax rates more equitable will save businesses \$157 million over the next three years.
- **Permitting reform:**
We created an Office of Permit Assistance to help businesses get through permitting processes.
- **Electronic filing:**
We greatly expanded the types of legal documents that can be filed electronically, which will reduce paperwork and travel costs.
- **Revitalization funding:**
We established a permanent, reliable source of funding for the Community Economic Revitalization Board, which helps communities make infrastructure improvements that are needed to attract high-quality businesses and jobs.

Improving our business climate can't be a one-year wonder. We need a long-term effort to do the job right. Let me know if you have suggestions. Many of the best ideas for laws come from constituents.